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## State of New Hampshire

Department of Administrative Services  
DIVISION OF RISK AND BENEFITS  
State House Annex, Room 412  
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November 4, 2022

### Subject: Important Updates Regarding Retiree Health Benefits Effective January 1, 2023

Dear State of NHI Retiree Health Benefit Plan Member(s):

This letter provides the 2023 premium contribution amounts retirees will be required to pay for Retiree Health Benefits coverage, starting in January 2023. The required monthly premium contribution amount retirees pay varies based on the type of coverage and the covered members. Below is a table designed to help calculate the retiree-paid premium contribution amount due starting with the January 2023 benefits coverage.

Covered Member	Retiree Plan (Either Medicare or Non-Medicare)	Monthly Premium Contribution Amount
Retiree	Non-Medicare Plan	\$ 243.89
	Medicare Plan <born on or after 1/1/1949)	\$ 20.36
	Medicare Plan (born before 1/1/1949)	\$ 0.00
Spouse	Non-Medicare Plan	\$ 243.89
	Medicare Plan (born on or after 1/1/1949)	\$ 20.36
	Medicare Plan (born before 1/1/1949)	\$ 0.00
Dependent(s)	Non-Medicare Plan (cost for 1 or more Dependents)	\$ 861.38
	Medicare Plan (cost per Dependent)	\$ 203.58

### Summary of Premium Contribution Changes from 2022 to 2023

The monthly premium contribution amount for Non-Medicare eligible retirees and/or spouses will increase by \$38.73 per month each from \$205.16 in 2022 to \$243.89 in 2023 due to a significant increase in both medical and pharmacy claims costs.

The 2023 monthly premium contribution amount for Medicare eligible retirees and/or spouses born on or after 1/1/1949 will decrease slightly by \$.13 per month from \$20.49 to \$20.36. Medicare eligible retirees and/or spouses born before 1/1/1949 are NOT required to pay a monthly premium contribution in 2023.

### Understanding Working Rates or Total Premiums and Premium Contributions

The working rate or total premium is the full monthly cost of providing Retiree Health Benefits for each covered member on the Retiree Health Benefit Plan. The rate takes into account the Retiree Health Benefit Plan design as well as the projected health benefit costs based on the prior year's total health plan expenses and will vary by plan. The State and the retirees share in the total cost of the monthly premium. The retiree-paid portion is called the monthly premium contribution. The 2023 Non-Medicare plan monthly working rate for an individual increased from is \$1,025.78 to \$1,219.43. The 2023 Medicare plan decreased from \$204.87 to \$203.58.

**Retiree Payment of the Monthly Premium Contribution Amount**

For most retirees, the 2023 premium contribution amount for themselves and any covered spouse or dependent(s) is automatically withheld from the monthly New Hampshire Retirement System (NHRS) pension payments, beginning with the January 2023 pension payment.

If the premium contribution amount is not withheld from the NHRS pension payment, the Division of Risk and Benefits has contracted with Chard Snyder to invoice retirees directly for their monthly premium contribution. Chard Snyder will begin invoicing retirees the appropriate 2023 monthly premium contribution beginning with the January 2023 invoice, which will be issued on or around December 20, 2022. **IMPORTANT NOTE: Upon receipt of the January 2023 invoice, those retirees who have set up automatic payment (ACH) through their bank to make their contribution payments to Chard Snyder will need to update their automatic payment amount to reflect their new 2023 monthly premium contribution amount due. Contact Chard Snyder directly for more information at the contact number and/or email provided at the bottom of this letter.**

**Medicare Open Enrollment and Coverage under the Retiree Health Benefit Program**

This time of year, there are numerous Medicare Advantage Plan advertisements on the television, radio, and in the mail with information about Medicare open enrollment and new benefit offerings. **Retirees do not have to do anything to continue their current coverage for the 2023 plan year.** It is important for retirees to know that if they choose to enroll in a different Medicare Advantage Plan or Medicare Part D prescription drug plan, the State is required by law to terminate the State Retiree medical and prescription drug benefits for that retiree and their covered dependents. If the retiree then chooses to drop the other coverage and come back onto the State Retiree Health Plan, there is the potential for a gap in coverage. Before enrolling in any other benefit plan, retirees are encouraged to contact the Retiree Health Benefits Office at the contact information provided at the end of this letter.

**New Anthem ID Cards for Non-Medicare Retiree Health Plan Participants**

Those retirees, spouses and/or dependents who are participants in the Non-Medicare Retiree Health Benefit plan provided through Anthem will be receiving new ID cards on or about December 23, 2022. These new ID cards are effective 1/1/23. Please show your new Anthem card to your provider(s) for services on or after January 1<sup>st</sup> for billing and coverage purposes. There is no change to the Express Scripts pharmacy benefit ID card, so participants should continue to use their existing ID card.

**Keep Your Contact Information Current with the Retiree Health Benefits Office**

Generally, the Division of Risk and Benefits adjusts premium contributions paid by retirees for Retiree Health Benefits coverage effective January 1<sup>st</sup> of each new calendar year, or as otherwise required by law. If and when cost and/or benefit changes are necessary, a notice explaining the changes, like this one, will be mailed to all participants enrolled in the Retiree Health Benefit Plan. Therefore, it is imperative that the Retiree Health Benefits Office has correct contact information for all retirees at all times. Retirees should report all address changes to the Retiree Health Benefits Office at the contact information below.

Please note that NII Retirement System is a separate agency and retirees will also need to contact their office if and when there is a change in contact information.

**Who to Call with Questions or to Update Your Contact Information**

For Retiree Health Benefit billing questions, please contact Chard Snyder Member Services at (888) 993-4646, Monday through Friday, 8 am to 8 pm ET or via email at [benefitsupport@ascensus.com](mailto:benefitsupport@ascensus.com). For all other questions, please contact the Retiree Health Benefits Office at (603) 271-1432, Monday through Friday between 8 am to 4 pm or via email at [RetireeHealth@das.nh.gov](mailto:RetireeHealth@das.nh.gov).

Sincerely,



Charles M. Arlinghaus  
Commissioner



Joyce Pitman  
Director, Risk & Benefits